Case 16-12358 Doc 1	Filed 04/11/16	Entered 04/11/16 23:41:22	Desc Main
Fill in this information to identify your case:		age 1 of 74	
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself									
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):							
1. Your full name	Gary First name	First name							
Write the name that is on your government-issued picture identification (for example, your driver's	D Middle name Perkins	Middle name							
license or passport	Last name	Last name							
Bring your picture identification to your meeting with the trustee.	<u>Jr</u> Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)							
2. All other names you									
have used in the last	First name	First name							
8 years Include your married or	Middle name	Middle name							
maiden names.	Last name	Last name							
	First name	First name							
	Middle name	Middle name							
	Last name	Last name							
3. Only the last 4 digits of your Social	XXX - XX3025	xxx - xx-							
Security number or	OR	OR							
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-							

DOC 1 Filed 04/4 Lines 16 Entered 04/41/1/16@23:41:22 Desc Main Debtor 1 Page 2 of 74 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 5135 W Windsor Ave Apt 3w Number Street Number Street Illinois 60630 Chicago Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Gary Case 16-12358 DOc 1 Filed 04/41/416 Entered 04/41/416 @3:41:22 Desc Main Document Document Page 3 of 74 Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or

11. Do you rent your residence?

by an affiliate?

No. Go to line 12.

District

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

✓ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Case number, if known

Gary Case 16-12358 DDoc 1 Filed 04/4/4/16 Entered 04/41/1/16@23:41:22 Desc Main Page 4 of 74 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling

Active duty.

counseling with the court.

### 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: ✓ I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to

Active duty.

counseling with the court.

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

I am currently on active military duty in a

military combat zone. If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

Gary Case 16-12358 DOc 1 Page 6 of 74 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Gary Perkins Signature of Debtor 2 Signature of Debtor 1 4/12/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Gary Case 16-12358 DOC 1 Filed 04/14/14/16 Entered 04/14/14/16 (23:41:22 Desc Main First Name Docume Page 7 of 74

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.			
/s/ Mike Miller		Date 4/12/20	-
Signature of Attorney for Debtor		MM / DD /	/ Үүүү
Mike Miller			
Printed name			
Semrad Law Firm			
Firm name			
Street			
City	State		Zip Code
City	Otate		Zip Gode
Contact phone		Email address	mmiller@semradlaw.com
Bar number		State	

<u>Doc 1 Filed 04/11/16 Entered 04/1</u>1/16 23:41:22 Desc Main Fill in this information to identify your case: Debtor 1 **Perkins** Gary First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$4,170.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$4,170.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$28,117,35 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$28,117.35 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$3.897.46 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,839.00

Debtor 1 Gary Case 16-12358 DDoc 1 Filed 04/4/4/4/4/4/6 Page 9 of 74

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes.

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official

Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:

Total claim

9a. Domestic support obligations (Copy line 6a.)

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$9,393.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$9,393.00

	Case 16-12358	Doc 1	Filed 04/11/16	Entered 04/11/2	16 23:41:22	Desc Main	
Fill in this i	information to identify your case:						
Debtor 1	Gary First Name	D Middle	Perkii Name Last N	ns Name			
Debtor 2 (Spouse, it	f filing) First Name	Middle	Name Last N	Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of I				
Case num (If known)	ber		(	State)			
Officia	al Form 106A/B					Check if this is an amended filing	
Sched	dule A/B: Prope	rty				12/1	
esponsibl rrite your Part 1:	where you think it fits best. Be le for supplying correct informance and case number (if known bescribe Each Residence own or have any legal or equivolution. No. Go to Part 2	nation. If more sown). Answer evec e, Building,	pace is needed, attach ery question. Land, or Other Rea	a separate sheet to this f	orm. On the top of	any additional pages,	
	Yes. Where is the property?		Mile at the components	2 Charle all that are the	De vest de divet e	anned deime an anneation Dut	
1.1	Street address, if available, or o	ther description	What is the property Single-family home	е	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property		
			Duplex or multi-un Condominium or co Manufactured or m	ooperative	Current value entire property		
	Number Street  City State	Zip Code	Land Investment property Timeshare Other	y 	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.		
			Debtor 1 only Debtor 2 only Debtor 1 and Debt At least one of the	debtors and another bu wish to add about this	(see instru	·	
If you c	own or have more than one, list he	ere:	property lacrimount	,,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
If you o	Street address, if available, or c	other description	What is the property Single-family home Duplex or multi-un Condominium or co Manufactured or m	e lit building ooperative	the amount of a		
	Number Street  City State	Zip Code	Land Investment property Timeshare Other	y 	interest (such	nature of your ownership as fee simple, tenancy by or a life estate), if known.	
			Debtor 1 only Debtor 2 only Debtor 1 and Debt	in the property? Check or or 2 only debtors and another	ne. Check if the chartest (see instru	nis is community property uctions)	

Other information you wish to add about this item, such as local property identification number:

Debtor 1	Gary Case 16-123	58 DDoc 1 F	<u>-iled 04/11/11/11/11/11/11/11/11/11/11/11/11/11</u>	@3:41: <u>22 Des</u>	sc Main
1.3Stre	et address, if available, or oth		DocumerNeme Page 11 of 74 hat is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: eims Secured by Property.  Current value of the portion you own?
City	State	Zip Code	Timeshare Other	interest (such as fee s the entireties, or a life	imple, tenancy by
		Oti pro ion you own for all o	ho has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another ther information you wish to add about this item, soperty identification number:  If your entries from Part 1, including any entries for	(see instructions) such as local or pages	mmunity property
Do you ov ou own th	at someone else drives. If you	quitable interest in a lease a vehicle, also re	ny vehicles, whether they are registered or not? In eport it on Schedule G: Executory Contracts and Unexp		
3. Cars, va No Ves		y vehicles, motorcycle	s		
	Make Model: Year: Approximate mileage: Other information: 1999 Ford Taurus	Ford Taurus 1999 128000	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  \$1550.00
3.2	Make Model: Year: Approximate mileage: Other information:		instructions)  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?
			Check if this is community property (see instructions)		

	Gary Case 16-12358 DDoc 1 First Name Middle Name	Filed 04/11/1/16 Entered 04/11/1/16	6@23₩41: <u>22 Des</u>	<u>c Main</u>			
33	Make	Documering Page 12 of 74 Who has an interest in the property? Check	Do not deduct secured of	laims or exemptions. Put			
0.0	Model:	one.		ed claims on <i>Schedule D:</i>			
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.			
	Approximate mileage:	Debtor 2 only	Comment oralize of the	Ourmant value of the			
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?			
	Other information.	At least one of the debtors and another	——————				
		Check if this is community property (see instructions)					
3.4	Make	Who has an interest in the property? Check		laims or exemptions. Put			
	Model:	one.	the amount of any secured claims on Schedule D				
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.			
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the			
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?			
		At least one of the debtors and another					
		Check if this is community property (see instructions)					
- 1 - 1	Yes						
4.1	Make	Who has an interest in the property? Check		laims or exemptions. Put			
4.1	Model:	one.	the amount of any secure	ed claims on Schedule D:			
4.1	Model: Year:	one.  Debtor 1 only	the amount of any secure	·			
4.1	Model: Year: Approximate mileage:	one.  Debtor 1 only  Debtor 2 only	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: nims Secured by Property. Current value of the			
4.1	Model: Year:	one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property.			
4.1	Model: Year: Approximate mileage:	one.  Debtor 1 only  Debtor 2 only	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: nims Secured by Property. Current value of the			
4.1	Model: Year: Approximate mileage:	one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: nims Secured by Property. Current value of the			
	Model: Year: Approximate mileage:	one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see	the amount of any secure Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured of	ed claims on Schedule D: nims Secured by Property.  Current value of the portion you own?			
	Model: Year: Approximate mileage: Other information:  Make Model:	one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	the amount of any secure Creditors Who Have Class Current value of the entire property?  Do not deduct secured of the amount of any secure.	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?			
	Model: Year: Approximate mileage: Other information:  Make Model: Year:	one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check	the amount of any secure Creditors Who Have Class Current value of the entire property?  Do not deduct secured of the amount of any secure.	ed claims on Schedule D: aims Secured by Property. Current value of the portion you own?			
	Model: Year: Approximate mileage: Other information:  Make Model:	one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	the amount of any secure Creditors Who Have Class Current value of the entire property?  Do not deduct secured of the amount of any secure.	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?			
	Model: Year: Approximate mileage: Other information:  Make Model: Year:	one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	the amount of any secure Creditors Who Have Class Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Class	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.			
	Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secure Creditors Who Have Class Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the			
	Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Class Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the			

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Do you own or h	ave any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6. Household goods	- The state of the	
Examples: Major app	liances, furniture, linens, china, kitchenware	
No		
Yes. Describe	Used Furniture and Household Goods	\$400.00
•	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s; electronic devices including cell phones, cameras, media players, games	
No		
Yes. Describe	Used Home Electronics and Cell Phone	\$300.00
	lue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
Yes. Describe	Record Collection	\$1000.00
and kaya	orts and nobbles notographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes se; carpentry tools; musical instruments	
∕ No		
Yes. Describe		
Yes. Describe  10. Firearms  Examples: Pistols, rif	les, shotguns, ammunition, and related equipment	
Yes. Describe  10. Firearms Examples: Pistols, rif No Yes. Describe  11. Clothes Examples: Everyday	les, shotguns, ammunition, and related equipment  clothes, furs, leather coats, designer wear, shoes, accessories	
Yes. Describe  10. Firearms Examples: Pistols, rif No Yes. Describe  11. Clothes Examples: Everyday No		\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif  No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silve	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silve	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silve	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silve No Yes. Describe  13. Non-farm anima Examples: Dogs, car	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silve No Yes. Describe  13. Non-farm anima Examples: Dogs, car	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silve No Yes. Describe  13. Non-farm anima Examples: Dogs, car No Yes. Describe	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif  No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silve No Yes. Describe  13. Non-farm anima Examples: Dogs, car No Yes. Describe	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er  is s, birds, horses	\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silve No Yes. Describe  13. Non-farm anima Examples: Dogs, car No Yes. Describe  14. Any other person	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er  is s, birds, horses	\$350.00
Yes. Describe  10. Firearms Examples: Pistols, rif  No Yes. Describe  11. Clothes Examples: Everyday No Yes. Describe  12. Jewelry Examples: Everyday gold, silve  No Yes. Describe  13. Non-farm anima Examples: Dogs, car  No Yes. Describe  14. Any other person  No Yes. Describe	clothes, furs, leather coats, designer wear, shoes, accessories  Used Clothing  ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er  is s, birds, horses	\$350.00

Debtor 1 Gary Case 16-12358 DOC 1 Filed 04/11/1/16 Entered 04/11/1/16 (23:41:22 Desc Main

| First Name | Middle Name | Document | Page 14 of 74

**Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Key Bank \$140.00 \$160.00 17.2. Checking account: JPMorgan Chase 17.3. Savings account: JPMorgan Chase 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No

% of ownership:

Name of entity

Yes. Give specific information about

them

Case 16-12358 Doc 1 Filed 04/414/46 Entered 04/414/16 @34/41:22 Desc Main Document Page 15 of 74 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ∏ No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Security Deposit with Landlord Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debte	or 1	Gary First Na	<u>Ca</u>	se 1	<u>16-1</u>	L235	. 8	DOC Middle Na	: <u>1</u>				<u>4i/s16</u> Na <sup>me</sup>						16	(i <b>2:3</b> :	41: <u>2</u>	22	De	SC	Ma	<u>in</u>		
24.		nterests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).																										
No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):																												
25.		sts, ed rcisab	-				rests	in pro	perty	(other	thai	n anyt	hing lis	tec	d in line	e 1), a	ınd ri	ghts	or p	owers	S		_					
		No Yes. [	Descr	be																								
26.	Еха		Interr	net do									ctual pro			ments	6											
27.	Еха	mples: No	Build	ing pe		d other					e ass	sociatio	on holdir	ngs	s, liquor	licens	ses, p	rofess	siona	al licer	nses							
	Ц	Yes. [																						_				
Mon	iey (	or pr	opei	ty o	wed	to yo	ou?																<b>p</b>	orti o not	on y	valuo vou o uct sed empti	own' cured	
28.	Tax ı	refunc	ls ow	ed to	you																							
		Yes. G a y	bout to	hem, eady f	includ filed th	mation ding wh	rns												;	Feder State: Local:								
		ily su <sub>l</sub>			lump	sum al	imony	. Spous	sal su	pport. c	hild s	suppor	t, mainte	ena	nce. div	orce s	settler	ment. ı				ent						
	_	, No			·		,						•															
		Yes. G	ive sp	ecific	inforn	nation.														Alimoi	•							_
																				Suppo	enance	<b>;</b> .						
																					ce settle	ement:						
																					rty sett							
		nples:	Unpai	d wag	jes, di	-	insur			ents, dis made to			fits, sick else	ра	ay, vacat	ion pa	ıy, wo	rkers'	com	pensa	ation,							
		No																										
	П,	Yes. D	escrib	e																				_				

Debt	tor 1	Gary Case 10 First Name	6-12358	DDOC 1 Middle Name	Filed 04/1/1/1/16 Document	<u>Entered</u> 04/41นให้ Page 17 of 74	L6 (23;41: <u>22 D</u>	esc Main
31.	Inte Exa							
	<b>✓</b>	No Yes. Name the insur of each policy and li		′	Company name:  Term Life Insurance		Beneficiary:	Surrender or refund value: \$0.00
32.	If yo		of a living trus		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exal				u have filed a lawsuit or moce claims, or rights to sue	ade a demand for paymer	nt	
34.	to s	er contingent and et off claims No Yes. Describe	unliquidated	claims of e	very nature, including co	unterclaims of the debtor	and rights	
35.	<b>✓</b>	financial assets you No Yes. Describe	ou did not alre	eady list				
36.					Part 4, including any entri			\$570.00
Part	5:	Describe Any E	Business-R	elated Pro	operty You Own or Ha	ave an Interest In. Lis	st any real estate i	n Part 1.
37.	Doy	ou own or have ar	ny legal or eq	uitable inter	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable on	commission	s you alread	ly earned		'	
39.	Offic	Yes. Describe  ce equipment, furr						
		mples: Business-rela No Yes. Describe	ted computers	s, software, m	nodems, printers, copiers, fa	x machines, rugs, telephone	s, desks, chairs, electron	ic devices

Deb	tor 1 Gary Case 16	o-12358 DD0C 1	FIIEO U4Parkins16	Entered Confidentified (1979)	41: <u>22 Des</u>	<u>c main</u>
40.	First Name  Machinery, fixtures, eq	Middle Name uipment, supplies you us	Docum <sup>ati</sup> nt <sup>me</sup> l e in business, and tools o	Page 18 of 74 your trade		
	<b>✓</b> No					
	Yes. Describe				-	
41.	Inventory					
	<b>✓</b> No					
	Yes. Describe				-	
42.	Interests in partnershi	ps or joint ventures				
	✓ No		Name of outity	0/ of ou	. ma a mala in .	
	Yes. Give specific	l	Name of entity:	% OF OV	vnership:	
	information about them					
13 (	Customer lists mailing	lists, or other compilation	ne	· · · · · · · · · · · · · · · · · · ·		
4J. V		nsis, or other compliation	15			
	✓ No  Yes. Do your lists inc	clude personally identifiable	information (as defined in 11	U.S.C. § 101(41A))?		
	□ No	,	(11111111111111111111111111111111111111	· · · · · · · · · · · · · · · · · · ·		
	Yes. Descr	ibe				
11			h. liat			
44.		property you did not alread	ay iist			
	✓ No  Yes. Give specific					·
	information					· <del></del>
	dd the dollar value of al art 5. Write that number		t 5, including any entries f	or pages you have attached	▶	
	Deceribe Any F			pperty You Own or Have ar	n Interest In	
Part		interest in farmland, list it in		porty fou own or fluve at	1 111101001 1111	
46.	Do you own or have a	ny legal or equitable inter	est in any farm- or comme	rcial fishing-related property?		
	No. Go to Part 7.					Current value of the portion you own?
	Yes. Go to line 47.					Do not deduct secured claims or exemptions
47.	Farm animals  Examples: Livestock, pour	ultry farm_raised fish				
	No No	ли у, тапт-таюси ПЭП				
	Yes. Describe					

Deb	tor 1 Gary Case 16-12358 First Name	DDOC 1		Entered 04/41/16/23:41:22 Page 19 of 74	Desc Main
48.	Crops-either growing or harvested	l	Document	Page 19 01 74	
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equipment, imple	ements, machi	nery, fixtures, and tools	of trade	
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supplies, chemic	als. and feed			
	✓ No	,			
	Yes. Describe				
51	Any farm- and commercial fishing-	related proper	ty you did not already lis	<u> </u>	
0	Examples: Livestock, poultry, farm-rais		., , ,	•	
	<b>✓</b> No				
	Yes. Describe				
52 A	dd the dollar value of all of your enti	ies from Part	6 including any entries	for nages you have attached	
	art 6. Write that number here				
Dort	Z Dogariba All Branarty Vau	Own or He	wa an Interest in Th	act Vou Did Not List Above	
53.	7: Describe All Property You  Do you have other property of any			lat fou blu Not List Above	
	Examples: Season tickets, country club				
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of all of your entr	ies from Part	7. Write that number her	e	▶
Part	8: List the Totals of Each Pa	ert of this F	orm		
55. <b>F</b>	Part 1: Total real estate, line 2			<b>&gt;</b>	
56. <b>p</b>	part 2 total vehicles, line 5		\$1550.00		
57. <b>P</b>	art 3: Total personal and household	items, line 15	\$2050.00		
58. <b>P</b>	art 4: Total financial assets, line 36		\$570.00		
59. <b>F</b>	Part 5: Total business-related proper	ty, line 45			
60. <b>F</b>	Part 6: Total farm- and fishing-relate	d property, lin	e 52		
61. <b>F</b>	Part 7: Total other property not listed	I, line 54			
62. 7	Total personal property. Add lines 56 t	hrough 61	\$4170.00		+ \$4170.00
				Copy personal property t	total ▶
					\$4170.00
63. <b>T</b>	otal of all property on Schedule A/B	. Add line 55 + I	ine 62		

		Case 16-12358	Doc 1	Filed 04	/11/16	Entered 04	<u>1/1</u> 1/16 23:41:22	Desc Main
Fill in	this informa	ation to identify your case:				L Ü		
Debto	r 1	Gary	D		Perkir		-	
		First Name	Mid	ldle Name	Last N	lame		
Debto (Spou		First Name	Mid	Idle Name	Last N	lame	-	
United	d States Ba	nkruptcy Court for the:	Northern	τ	District of III			
Case (If kno	number wn)				3)	State)	-	
Offi	cial F	orm 106C						Check if this is amended filing
3ch	edule	C: The Prop	erty Y	ou Claim	as Ex	cempt		12/
For each store sto	ach itemstate as pted up ve certa ption of erty is detected.  Ident Which set	pecific dollar amou to the amount of a in benefits, and tax 100% of fair marke	aim as exemny applicated a value undithat amount of the control of	empt, you munpt. Alternative able statutory etirement funder a law that ount, your exempt heck one only, eventry exemptions. 110. § 522(b)(2)	est specification of the second secon	fy the amount may claim the ome exemption to be unlimited the exemption to would be limit ouse is filing with you	e full fair market valuns—such as those foin dollar amount. Ho to a particular dollar ed to the applicable	I claim. One way of doing se of the property being re health aids, rights to wever, if you claim an amount and the value of the statutory amount.
		ription of the property a lle A/B that lists this pro	perty the own Cop	portion you		of the exemption		cific laws that allow exemption
-	Brief	Used Furniture and	I					735 ILCS 5/12-1001(b)
	description		'	\$400.00	<b>✓</b>	\$400	.00	
	ine from Schedule A	/B: <u>06</u>				% of fair market valu		
	Brief	Llood Clothing		\$350.00				735 ILCS 5/12-1001(a)
	lescription ine from	Used Clothing		ψ000.00	<u> </u>	\$350		
	Schedule A	/B: <u>11</u>				% of fair market valu icable statutory limi		
	Subject to ✓ No	aiming a homestead exer adjustment on 4/01/19 and id you acquire the property	every 3 years	s after that for case	es filed on o		,	

No Yes

Debtor 1 Gary Case 16-12358 DOC 1 Filed 04/41/4/46 Entered 04/41/4/46 (23:41:22 Desc Main Document Page 21 of 74

art 2: Addition	nal Page			
•	ion of the property and line A/B that lists this property	Current value of the portion you own  Copy the value from	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
		Schedule A/B		
Brief description:	Record Collection	\$1,000.00	\$1,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	08		100% of fair market value, up to any applicable statutory limit	
Brief description:	Used Home Electronics and Cell Phone	\$300.00	\$300.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	1999 Ford Taurus	\$1,550.00	\$1,550.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Key Bank	\$140.00	\$140.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	JPMorgan Chase	\$160.00	\$160.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	JPMorgan Chase	\$20.00	\$20.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	<del></del>
Brief description:	Security Deposit with Landlord	\$250.00	\$250.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	22		100% of fair market value, up to any applicable statutory limit	
Brief description:	Term Life Insurance	\$0.00		735 ILCS 5/12-1001(f)
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	

Fill in this informa	Case 16-12358 ation to identify your case:	Doc 1 Filed (	04/11/16	Entered 04/11/	16 23:41:22	Desc Main	
Debtor 1	Gary First Name	D Middle Name	Perkin: Last N				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame			
United States Ba	nkruptcy Court for the: <u>N</u>	Northern	District of Illi	inois State)			
Case number (If known)						П.	
	orm 106D					am	eck if this is ar ended filing
Schedu	le D: Credito	rs Who Hav	e Clain	ns Secured	by Proper	rty	12/1
correct inforr	ete and accurate as p nation. If more space top of any additional	e is needed, copy t	he Addition	al Page, fill it out, r	number the entrie	-	
No. Ch	ditors have claims secured eck this box and submit this Il in all of the information belo	form to the court with you	r other schedule:	s. You have nothing else t	o report on this form.		
Part 1: List A	II Secured Claims						
claim. If mor	ured claims. If a creditor has e than one creditor has a pa the claims in alphabetical o	articular claim, list the other	er creditors in Pa	' '	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

		Case 16-12358	R Doc 1 Filed	04/11/16	Entered 04	<u>//1</u> 1/16 23:41:22	Desc	Main	
Fill in	this informa	ation to identify your case							
Debto	or 1	Gary	D	Perkin					
Debto	or 2	First Name	Middle Name	Last N	lame				
		First Name	Middle Name	Last N	lame				
Unite	d States Ba	nkruptcy Court for the:	Northern	District of III					
	number			(8	State)				
(If kno	,	400F/F					Che	rk if this is an	amended filing
		orm 106E/F					Попо	ok II ti II o 10 ti 1	arrieriaea illirig
Sc	hedu	le E/F: Cre	ditors Who	Have U	nsecure	d Claims			12/15
106Å/l are lis the bo	B) and on S ted in Sche exes on the	Schedule G: Executory edule D: Creditors Who eleft. Attach the Contin	xpired leases that could Contracts and Unexpire o Hold Claims Secured b uation Page to this page Y Unsecured Claims	ed Leases (Officially)  Property. If more in the copy of a	al Form 106G). Do ore space is need	not include any creditored, copy the Part you ne	rs with parti ed, fill it ou	ally secured t, number th	l claims that e entries in
1.	Do any cre	ditors have priority uns	secured claims against y	ou?					
		to Part 2.							
	Yes.								
-	identify wha possible, list Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetica ore than one creditor hold	claims. If a creditor has makim has both priority and no al order according to the crass a particular claim, list the laim, see the instructions for	onpriority amounts reditor's name. If y e other creditors in	, list that claim here rou have more than n Part 3.	and show both priority and	I nonpriority a	amounts. As r	much as
	, s.tp.		,						
							Total claim	Priority amount	Nonpriority amount

Gary Case 16-12358 DOC 1 Filed 04/1/1/1/16 Entered 04/1/1/1/16 (223:41:22 Desc Main Debtor 1 Document Page 24 of 74 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 BARCLAYS BANK DELAWARE \$820.00 Last 4 digits of account number Nonpriority Creditor's Name 125 S WEST ST 12/1/2008 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON Delaware 19801 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 BRCLYSBANKDE \$674.00 4628 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 26182 When was the debt incurred? 6/1/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON 19899 Delaware Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 City of Chicago EMS \$1,084.00 Last 4 digits of account number Nonpriority Creditor's Name 33589 Treasury Center When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60694 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? Ⅵ No Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries	on this page, numb	er them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago Parking			Last 4 digits of account number	\$296.40
	Nonpriority Creditor's Nat 121	me N. LaSalle St # 107A		When was the debt incurred?	
	Number Stre				
				As of the date you file, the claim is: Check all that apply.  Contingent	
	Chicago City	Illinois State	60602 Zip Code	Unliquidated	
	Who incurred the debt		Zip Oodc	Disputed	
	✓ Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the del	otors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim	relates to a commun	ity debt	✓ Other. Specify	
	Is the claim subject to	offset?			
	<b>✓</b> No				
	Yes				
4.5	Credit Collection Services			- Last 4 digits of account number	\$161.59
	Nonpriority Creditor's Nar PO I	Box 55126		When was the debt incurred? n/a	
	Number Stre	et		As of the date you file, the claim is: Check all that apply.	
				Contingent	
				Unliquidated	
	Boston City	Massachusetts State	02205 Zip Code	Disputed	
	Who incurred the debt		Zip Code		
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 3	2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the del	otors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim	relates to a commun	ity debt	Other. Specify	
	Is the claim subject to	offset?		_	
	✓ No				
	Yes				
4.6	CREDIT ONE BANK NA			- Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Nar PO BOX 98875	me		When was the debt incurred? 5/1/2009	
	Number Street				
				As of the date you file, the claim is: Check all that apply.  Contingent	
	LAS VEGAS	Nevada	89193	Unliquidated	
	City Who incurred the debt	State 2 Check one	Zip Code		
	Debtor 1 only	. CHOOK OHE.		Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor	2 only		Student loans	
	At least one of the del	otors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim	relates to a commun	ity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to		•	✓ Other. Specify	
	✓ No				
	Yes				

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDITONEBNK	•	\$0.00
	Nonpriority Creditor's Name PO BOX 98872	Last 4 digits of account number 6710	
	Number Street	When was the debt incurred? 5/1/2009	
		As of the date you file, the claim is: Check all that apply.	
	LAS VEGAS Nevada 89193	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	<u></u>	
	Yes		
4.8	FST PREMIER	Look de Marko of a consultation in Common	\$605.00
	Nonpriority Creditor's Name	Last 4 digits of account number 9576	
	3820 N LOUISE AVE Number Street	When was the debt incurred? 11/1/2006	
		As of the date you file, the claim is: Check all that apply.	
	SIOUX FALLS South Dakota 57107	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt  Is the claim subject to offset?	Other. Specify	
	No	Curior. Specify	
	☐ Yes		
4.9	Humana		\$503.46
1.0	Nonpriority Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 14601  Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lexington Kentucky 40512	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
	Is the claim subject to offset?	Outer. Specify	
	✓ No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them	eginning with 4.5, followed by 4.6, and so forth.	Total claim
4.10	KOHLS/CAPONE	Last 4 digits of account number	\$481.00
	Nonpriority Creditor's Name	When was the debt incurred? 8/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	City State Zip C		
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	남	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify	
	No		
	Yes		
4.11	Mandarich Law Group, LLP.		\$8,831.36
	Nonpriority Creditor's Name	Last 4 digits of account number	ψ0,031.30
	1 N Dearborn St Ste 650 Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60602	Unliquidated	
	City State Zip C Who incurred the debt? Check one.	de Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify	
	Is the claim subject to offset?	Guiot. Opcomy	
	✓ No		
	Yes		
4.12	MIDLAND FUNDING	Last 4 digits of account number 7868	\$1,108.00
	Nonpriority Creditor's Name 8875 AERO DR STE 200	When was the debt incurred? 4/1/2014	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.  Contingent	
	SAN DIEGO California 9212:		
	City State Zip C Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	<b>✓</b> No		
	Voc		

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.13 Midwest Imaging Professionals \$327.04 Last 4 digits of account number Nonpriority Creditor's Name PO Box 371863 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Pittsburgh 15250 Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 MOHELA/DEPT OF ED \$3,836.00 Last 4 digits of account number 0002 Nonpriority Creditor's Name 633 SPIRÍT DR When was the debt incurred? 9/1/1997 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHESTERFIELD** Montana 63005 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.15 MOHELA/DEPT OF ED \$2,786.00 0001 Last 4 digits of account number Nonpriority Creditor's Name 633 SPIRÍT DR 10/1/1996 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHESTERFIELD Montana 63005 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No

Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
MOHELA/DEPT OF ED  Nonpriority Creditor's Name 633 SPIRIT DR  Number Street  CHESTERFIELD Montana 63005 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  Is the claim subject to offset?  No Yes	Last 4 digits of account number	\$2,771.00
A.17  Northwestern Medical Group Nonpriority Creditor's Name 26609 Network place Number  Street  Chicago Illinois 60673 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$87.50
PORTFOLIO RECOVERY ASS   Nonpriority Creditor's Name   120 CORPORATE BLVD STE 1   Number   Street	Last 4 digits of account number	\$2,556.00

Filed 04/41/1/416 Entered 04/41/1/16 ନଥିଡି:41:22 Desc Main Documente Page 30 of 74 Debtor 1 Gary Case 16-12358 DDoc 1 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 PORTFOLIO RECOVERY ASS \$1,095.00 Last 4 digits of account number \_\_\_\_ 6814 Nonpriority Creditor's Name

120 CORPORATE BLVD STE 1	When was the debt incurred? 2/1/2015	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
NORFOLK Virginia 23502 City State Zip Code	Unliquidated	
City State Zip Code Who incurred the debt? Check one.	Disputed	
Debtor 1 only	-	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify	
✓ No		
Yes		
4.20 Robert Hamilton D.D.S.	Last 4 digits of account number \$94.0	00
Nonpriority Creditor's Name 3434 W Peterson Ave Ste 201	When was the debt incurred?n/a	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
	Unliquidated	
Chicago Illinois 60659 City State Zip Code	<del></del>	
Who incurred the debt? Check one.	☐ Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and another	you did not report as priority claims	
Check if this claim relates to a community debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
Is the claim subject to offset?	Other. Specify	
✓ No		
Yes		
4.21 SPRINGLEAF	Local A digita of account number \$0.0	n
Nonpriority Creditor's Name	Last 4 digits of account number	<u></u>
1 E 1ST ST Number Street	When was the debt incurred? 2/1/2005	
Number Street	As of the date you file, the claim is: Check all that apply.	
FUNT Miskings 40000	Contingent	
FLINT Michigan 48502 City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and another	you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify	
<u>✓</u> No		
Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.22 SYNCB/CARE CREDIT Nonpriority Creditor's Name PO BOX 965036 Number Street	Last 4 digits of account number  When was the debt incurred? 5/1/2012  As of the date you file, the claim is: Check all that apply.	\$0.00
ORLANDO Florida 32896 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  ☐ Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
US DEP ED   Nonpriority Creditor's Name   PO BOX 5609   Number   Street	Last 4 digits of account number 4036  When was the debt incurred? 8/1/1998  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$0.00

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Part 3: List Others to Be Notified About a Debt That You Already Listed

Blitt & Gaines PC Name			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			_
661 Glenn Ave			Line 4.12 of (Check one): Part 1: Creditors with Priority Unsecured Claim
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured Claims
Wheeling	Illinois	60090	Last 4 digits of account number 7868
City	State	Zip Code	
FIRST PREMIER I	BANK		On which entry in Part 1 or Part 2 did you list the original creditor?
vame			<u> </u>
601 S MINNESOTA			Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claim
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured Claims
SIOUX FALLS	South Dakota	57104	Last 4 digits of account number 9576
City	State	Zip Code	
Asset Recovery Sol	lutions LLC		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
2200 E Devon Ave,	Suite 200		Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claim
Number Street	Cano 200		Part 2: Creditors with Nonpriority Unsecured Claims
Des Plaines	Illinois	60018	Last 4 digits of account number 9576
City	State	Zip Code	
CACH, LLC			
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
4340 South Monaco	St 2nd FL		Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claim
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Denver	Colorado	80237	Last 4 digits of account number
City	State	Zip Code	
Arnold Scott Harris	PC		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
111 W Jackson # 60	00		Line 4.4 of (Check one): Part 1: Creditors with Priority Unsecured Claim
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60604	Last 4 digits of account number
City	State	Zip Code	

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Part 4: Add the Amounts for Each Type of Unsecured Claim

	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.							
				Total claims				
Total claims from Part 1	6a.	Domestic support obligations. 66	a.	\$0.00				
	6b.	Taxes and certain other debts you owe the government 6	b.	\$0.00				
	6c.	Claims for death or personal injury while you were intoxicated 6	C.	\$0.00				
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	d.	\$0.00				
	6e.	Total. Add lines 6a through 6d.	е.	\$0.00				
				Total claims				
Total claims from Part 2	6f.	Student loans 6	f.	\$9,393.00				
	6g.	Obligations arising out of a separation agreement or divorce 69 that you did not report as priority claims	g.	\$0.00				
	6h.	Debts to pension or profit-sharing plans, and other similar debts	h.	\$0.00				
	6i.	Other. Add all other nonpriority unsecured claims. Write that 6i amount here.	i.	\$18,724.35				
	6j.	Total. Add lines 6f through 6i. 6	j.	\$28,117.35				

Fill in this inform	Case 16-12358 ation to identify your case		1/11/16 Entered	104/11/16 23:41:22	Desc Main
Debtor 1	Gary	D	Perkins		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(State)		
	orm 106G				Check if this is an amended filing
Schedul	e G: Execut	ory Contracts a	and Unexpire	d Leases	12/15
	l, copy the additional pa				ing correct information. If more onal pages, write your name and
1. Do you ha	ave any executory	contracts or unexpired	leases?		
No. Che	ck this box and file this for	m with the court with your other	schedules. You have nothin	ng else to report on this form.	
Yes. Fill	in all of the information be	elow even if the contracts or lea	ses are listed on Schedule	A/B: Property (Official Form 106A	/B).
		. , ,		state what each contract or le camples of executory contracts an	
Person	or company with whon	n you have the contract or le	ase	State what the contrac	t or lease is for
2.1 Kass Mgt Name	Services		_	Residential Lease, Debtor is Lessee,	
				Residential Lease for 513	5 W Windsor Ave

33 N Lasalle 3350 Number

Chicago City Street

Illinois State 60602 Zip Code

		Case 16-12358	R Doc 1 Filed (	1//11/16 Entered	<u>04/1</u> 1/16 23:41:22	Dosc Main
Fill	in this inform	ation to identify your case		<i>√</i>	047.1/10 23.41.22	Desc Main
De	btor 1	Gary	D	Perkins		
De	btor 2	First Name	Middle Name	Last Name		
		First Name	Middle Name	Last Name		
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	se number (nown)			(State)	_	
					<u>_</u>	Check if this is a
$\bigcirc$ 1	fficial F	Form 106H				amended filing
			dabtara			
<u>50</u>	nedui	e H: Your Co	deptors			12/1
ever	Do you hav			In the top of any Additional l		ase number (if known). Answer
2.	Louisiana, N No. Ge Yes. D	levada, New Mexico, Pue o to line 3. iid your spouse, former sp lo	erto Rico, Texas, Washington, couse, or legal equivalent live	and Wisconsin.) with you at the time?		ries include Arizona, California, Idaho,
	П	es. In which community s	tate or territory did you live? _	Fill in the	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	<del>_</del>	
3.	as a codeb	tor only if that person is	s a guarantor or cosigner. I	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> plumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in th	nis information to identify	your case:			1/16 23	:41:22	Desc Mai	n
Debtor 1	Gary	Docar	Perkins	ge <del>oo o</del> i	7-			
Debioi i	First Name	Middle Name	Last Name	)	-			
Debtor 2					_	Check if this		
(Spouse, i	if filing) First Name	Middle Name	Last Name	)		=	nded filing	
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois		-		ement showing pes as of the follow	oost-petition chapter 1: ving date:
Case num (If known)	nber		(-1	,	-	MM / D	D/YYYY	
Officia	al Form 106I							
Sche	dule I: Your Inc	ome						12/1
	vrite your name and ca	e. If more space is neede se number (if known). A nt						,
1.	Fill in your employment information.		Debtor 1			Debtor 2	!	
		Employment status	<b>✓</b> Employed		☐ Employed			
	If you have more than one job, attach a separate page with information about additional employers.		☐ Not Employed		☐ Not Employed			
		Occupation	Graphic Design	ner				
		Employer's name	Family Office E	xchange LLC				
	Include part time, seasonal,	Employer's address	100 S Wacker Dr Ste 900					
	or self-employed work.	Employer's address	Number Street			Number Street		
	Occupation may include student							
	or homemaker, if it applies.		Chicago	Illinois	60606			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	2 years 5 month	ns				
Estimate are sepa	rated.	Monthly Income  date you file this form. If you have than one employer, combine the		all employers			low. If you need r	
	List monthly gross wages, salary, and commissions (before all payroll     2			2.	\$4,833.34		,	
	, ,	Iculate what the monthly wage wo		_	. #0.00			
3. <b>Est</b>	timate and list monthly overt	iine pay.	3	3.	+ \$0.00			

4. Calculate gross income. Add line 2 + line 3.

\$4,833.34

Filed 04/41/1616 Entered @4411/116 23:41:22 Desc Main Case 16-12358 Doc 1 Debtor 1 Gary Documentame Page 37 of 74 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$4,833.34 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$1,199.38 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$99.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,298.38 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,534.96 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 2016 Bonus 8h. \$362.50 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$362.50 \$3,897.46 10. Calculate monthly income. Add line 7 + line 9. \$3,897.46 10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$3,897.46 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Gary has the potential to receive an annual bonus, but there is no guarantee. Income calculation includes \$4350 annual bonus. Yes. Explain:

	Case 16-1235		1/11/16 Entered 04/1	1/16 23:41:22	Desc M	ain
Fill in this inform	ation to identify your ca	se:	J			
Debtor 1	Gary	D	Perkins			
	First Name	Middle Name	Last Name			
Debtor 2				Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	J	
United States Ba	ankruptcy Court for the:	Northern	District of Illinois	A supplement sho		
Case number			(State)	expenses as of the	e following da	ate:
(If known)	-		_	MM / DD / YYYY		
Official F	orm 106J		,	WWW, DD / TTT		
	e J: Your Ex	ynenses				12/1
Scriedar	o. Ioui L	крепзез				121
nformation. If m	•		filing together, both are equally re orm. On the top of any additional		-	umber
Part 1: Desc	ribe Your Househ	old				
1. Is this a joint	case?					
✓ No. Go t	o line 2					
Yes. <b>Do</b>	es Debtor 2 live in a s	eparate household?				
	No					
	Yes. Debtor 2 must fil	e Official Forms 106J-2, <i>Expens</i>	es for Separate Household of Debtor	· 2.		
2. Do you have	dependents?	No				
Do not list De		Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does der	pendent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?	
3. Do your exp		.,				
	people other	N0				
than yourself and	your \( \square\)	Yes				
dependents	•					
Part 2: Estim	ate Your Ongoing	g Monthly Expenses				
-	a date after the bank		ou are using this form as a supple olemental Schedule J, check the b		-	
		cash government assistance i				Your expenses
			,			•
	r home ownership ex the ground or lot. 4.	penses for your residence. Inc	lude first mortgage payments and		4.	\$800.00
If not inclu	ded in line 4:					
4a. Real est	ate taxes				4a	\$0.00
4b. Property	, homeowner's, or rente	er's insurance			4b.	\$21.00
4c. Home m	aintenance, repair, and o	upkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Gary Case 16-12358 DOC 1 Filed 04/14/16 Entered 04/14/166/23:41:22 Desc Main First Name Document Page 39 of 74

Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$100.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$150.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$350.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$80.00 9. 10. Personal care products and services \$60.00 10. 11. Medical and dental expenses \$15.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$192.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$7.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$64.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1 Gary Case 16-12358 DOC 1 Filed 04/1/1/1/16 Entered 04/1/1/1/16 First Name Documering Page 40 of 74	6 @23 € 41: <u>22 Desc Ma</u>	ain
21. <b>Other.</b> Specify:	21	\$0.00
22. Calculate your monthly expenses.		\$1,839.00
22a. Add lines 4 through 21.		\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$1,839.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22.	
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a	\$3,897.46
23b. Copy your monthly expenses from line 22 above.	23b	\$1,839.00
23c. Subtract your monthly expenses from your monthly income.		\$2,058.46
The result is your monthly net income.	23c	
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your		
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<b>✓</b> No		
— ☐ Yes		
Explain here:		

page 3

	Case 16-1235	8 Doc 1 Filed 0	1/11/16 Enterd	ed 04/11/16 23:41:22	Desc Main
Fill in this inform	nation to identify your case		4/11/10 1 IIIE1F	111147.1/10 23.41.22	Desc Main
Debtor 1	Gary First Name	D Middle Name	Perkins Last Name		
Debtor 2 (Spouse, if filing		Middle Name	Last Name		
	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					
Official F	Form 106De	<u>C</u>			Check if this is a amended filing
Declarat	ion About a	n Individual De	btor's Sched	ules	12/1
f two married p	eople are filing togethe	er, both are equally responsi	ble for supplying correc	t information.	
Part 1: Sign	Below	bankruptcy case can result i			rs, or both. 18 U.S.C. §§ 152, 1341,
V No	ly of agree to pay come	one me le ne i all alleme,	to noip you iiii out baiii	apicy former	
	lame of person		Attach Bankrupto Signature (Official	y Petition Preparer's Notice, Declard I Form 119).	ation, and
	alty of perjury, I declare	e that I have read the summa	ary and schedules filed v	vith this declaration and	
✗ /s/ Gary Pe	erkins		×		
Signature o	f Debtor 1		Signati	ure of Debtor 2	
Date <u>4/12/2</u> MM/	<b>2016</b> DD/YYYY		Date	MM/DD/YYYY	

	n this inform	Case 16-12358 ation to identify your case:		Filed 04/11/16	Entered 04/1,1/16 23:41:	22 Desc Main
Deb		Gary	D	Perkins		
	tor 2	First Name	Middle N			
		First Name	Middle N			
		ankruptcy Court for the:	Northern	District of Illino (Sta		
	e number own)	-				_
Off	icial F	Form 107				Check if this is a amended filing
Sta	iteme	nt of Financia	al Affairs	for Individua	ls Filing for Bankru	uptcy 12/1
						upplying correct information. If more umber (if known). Answer every question
Part				and Where You Live		,
1.		your current marital stat		and Where rou Live	Su Belole	
1.	Mari		us:			
		married				
2.	During th	ne last 3 years, have you	lived anywhere o	ther than where you live I	now?	
	✓ No					
	Yes.	List all of the places you liv	ed in the last 3 yea	rs. Do not include where yo	u live now.	
	Debt	tor 1:		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
					Same as Debtor 1	Same as Debtor 1
	Num	her Street		From		_
	Numi	ber Street		From	Same as Debtor 1  Number Street	Same as Debtor 1
			7in Codo		Number Street	Same as Debtor 1  From To
	Numi	ber Street State	Zip Code		Number Street	Same as Debtor 1
	City	State	Zip Code	. To	Number Street  City State  Same as Debtor 1	Same as Debtor 1  From To Zip Code  Same as Debtor 1
	City		Zip Code		Number Street  City State	Same as Debtor 1  From To Zip Code
	City	State	Zip Code	- From	Number Street  City State  Same as Debtor 1	Same as Debtor 1  From To Zip Code  Same as Debtor 1  From

Debtor 1 Gary Case 16-12358 DDoc 1 First Name Middle Name

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Part 2: Explain the Sources of Your Income

l.	Did you have any income from employment Fill in the total amount of income you received fr activities. If you are filing a joint case and you have No Yes. Fill in the details.	om all jobs and all businesses,	including part-time			
		Debtor 1		Debtor 2		
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips  ☐ Operating a business	\$18850.02	Wages, commissions, bonuses, tips Operating a business		
	For last calendar year: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips  ☐ Operating a business	\$66750.08	Wages, commissions, bonuses, tips Operating a business		
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$55000.00	Wages, commissions, bonuses, tips Operating a business		
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intere and you have income that you received together, I List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.		
		Debtor 1		Debtor 2		
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
	From January 1 of current year until the date you filed for bankruptcy:					
	For last calendar year: (January 1 to December 31, 2015 ) YYYY					
	For the calendar year before that: (January 1 to December 31,					

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Pa	List Certain Pa	yments Yo	ou Made Before	You Filed for Bar	nkruptcy		
6.	Are either Debtor 1's o	r Debtor 2's	debts primarily cor	sumer debts?			
			or 2 has primarily o	consumer debts. Cons	sumer debts are defined in 11	U.S.C. § 101(8) as "incurre	ed by an individual primarily
	During the 90 c	days before yo	ou filed for bankruptcy	, did you pay any credito	or a total of \$6,425* or more?		
	No. Go to	line 7.					
	tota	l amount you	paid that creditor. Do	not include payments for	more in one or more paymen or domestic support obligation attorney for this bankruptcy o	ns, such as	
	* Subject to adj	ustment on 4/	01/19 and every 3 ye	ars after that for cases f	iled on or after the date of adj	ustment.	
	Yes. Debtor 1 or D	ebtor 2 or bo	oth have primarily	consumer debts.			
	During the 90 c	days before yo	ou filed for bankruptcy	, did you pay any credito	or a total of \$600 or more?		
	No. Go to	line 7.					
	므		reditor to whom you n	aid a total of \$600 or mo	ore and the total amount you p	naid	
	that	creditor. Do r	ot include payments	for domestic support of	oligations, such as child supp		
	alim	iony. Also, do i	not include payments	to an attorney for this b	ankruptcy case.		
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	CashNetUSA			4/1/2016	\$600.00	\$0.00	Mortgage
	Creditor's Name					· .	Car
	175 West Jackson a Number Street	<del>#</del> 1000		-			Credit card
	Number Street						Loan repayment
	Chicago	Illinois		•			Suppliers or vendors
	City	State	Zip Code	•			✓ Other
	MaxLend			3/15/2016	\$739.02	\$0.00	Mortgage
	Creditor's Name						Car
	P.O Box 639			-			Credit card
	Number Street						Loan repayment
	Parshall	North Dakot	ra	-			Suppliers or vendors
	City	State	Zip Code	-			✓ Other
	Spotloan			4/1/2016	\$912.16	\$0.00	Mortgage
	Creditor's Name			- 4/ 1/2010	Ψ012.10	Ψ0.00	Car
	P.O. Box 927			-			Credit card
	Number Street						Loan repayment
	Dolotie	Illin a:-		-			Suppliers or
	Palatine City	Illinois State	Zip Code				vendors  Other
	,						

Filed 04/14/16 Entered 04/14/16 (23:41:22 Desc Main Case 16-12358 Doc 1 Debtor 1 Document Page 45 of 74 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Gary Case 16-12358 DOC 1 Filed 04/14/46 Entered 04/14/146 23:41:22 Desc Main

Document Page 46 of 74 Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Status of the case Nature of the case Court or agency CONTRACT Case title ✓ Pending Cook County Circuit Court Midland Funding LLC v. Gary Perkins Court Name On appeal 50 West Washington Street Case number Concluded Number Street 2015-M1-115325 60602 Chicago Illinois City State Zip Code Case title CONTRACT ✓ Pending Cook County Circuit Court CACH LLC V. Gary Perkins Court Name On appeal 50 West Washington Street Case number Concluded Number Street 2016-M1-105529 60602 Chicago Illinois City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Citv State Zip Code

Describe the property

Explain what happened

Property was repossessed. Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Creditor's Name

Street

State

Zip Code

Number

City

Date

Value of the

property

Deb	tor 1		<u>iled 04/41/4146 Entered </u> 04/41/11/16 223: Documente Page 47 of 74	41: <u>22 Desc</u>	<u>Main</u>
11.		ounts or refuse to make a payment because you No	any creditor, including a bank or financial institution, sowed a debt?	et off any amounts fr	rom your
	Ц	Yes. Fill in the details.	Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	<del></del>		
			Last 4 digits of account number: XXXX-		
		City State Zip Code	<del>_</del>		
12.		nin 1 year before you filed for bankruptcy, was ar iver, a custodian, or another official?	ny of your property in the possession of an assignee for	or the benefit of credi	itors, a court-appointed
	<b>V</b>	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	_		you give any gifts with a total value of more than \$600	per person?	
		No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		Person to Whom You Gave the Gift	_		
		Number Street	<u> </u>		
		City State Zip Code Person's relationship to you	_		

		T IIST NAME		Di	ocument Page 48 of 74		
14.	With	nin 2 years before you	u filed for ba		give any gifts or contributions with a total value of mor	re than \$600 to an	y charity?
		No Yes. Fill in the details for	or each gift o	r contribution.			
		Gifts with a total value per person	-		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street			-		
		City	State	Zip Code			
Part		List Certain Losse					
15.		in 1 year before you f bling?	filed for banl	ruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No Yes. Fill in the details.					
	ш	Describe the propert		nd	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
					Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.		
Part	<b>7</b> :	₋ist Certain Paym	ents or Tr	ansfers			
16.		in 1 year before you fing bankruptcy or pre			r anyone else acting on your behalf pay or transfer any?	property to anyor	ne you consulted about
	Includ	de any attorneys, bankr			it counseling agencies for services required in your bankrupt	су.	
		No Yes. Fill in the details.					
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Semrad Law Firm - \$350.00	4/7/2016	\$350.00
		Person Who Was Paid 20 South Clark Street 2					
		Number Street					
			Illinois	60606			
			State	Zip Code			
		Email or website addre					
		Person Who Made the	Payment, if N	lot You		] 	
		Person Who Was Paid	d		•		
		Number Street					
		City	State	Zip Code			
		Email or website addre	ess				
		Person Who Made the	Payment, if N	lot You			

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Deb	otor 1	Gary Case 16-12358 First Name		d 04/1/1/16 cumetht	Entered 04/1/1 Page 49 of 74	<b>⊮16</b> @3;41:	22 Desc	<u>Main</u>	
17.	you	nin 1 year before you filed for ba deal with your creditors or to m not include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay c	or transfer any p	property to anyor	ne who p	promised to help
	<b>✓</b>	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for the nary course of your business of the both outright transfers and transfers that you have already listed or No Yes. Fill in the details.	r financial affairs?  Insfers made as security					-	
				Description and property transfe			property or paymets paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for se are often called asset-protectio		ransfer any prop	perty to a self-settled tru	ıst or similar de	vice of which yo	u are a k	oeneficiary?
	П	Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer
									was made
		Name of trust							

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Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tra	in 1 year before you filed for ba ansferred? de checking, savings, money mark eratives, associations, and other fi	et, or other financ	ial accounts					
		No Yes. Fill in the details.							
				Last 4 numb	digits of account digits of account	Type of instrum	account or eent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		— xxxx	-		ecking rings		
		Number Street					ney market kerage er		
		City State	Zip Code						
		Person Who Was Paid		— XXXX	-		ecking rings		
		Number Street					ney market kerage		
		City State	Zip Code	<u> </u>			ы		
:1.	valua	ou now have, or did you have wables? No Yes. Fill in the details.	ithin 1 year befo		d for bankruptcy, and the description of the descri	ny safe deposi	t box or other deposito  Describe the contents		cash, or other  Do you still have it?
		Name of Financial Institution		Name					□ No
		Number Street		Number	Street				Yes
		City State	Zip Code	City	State	Zip Code			
2.	Have	you stored property in a storag	•	other than	your home within 1	l year before y	ou filed for bankruptcy	?	1
		No Yes. Fill in the details.							
				Who else	had access to it?		Describe the contents	s	Do you still have it?
		Name of Storage Facility		Name					☐ No ☐ Yes
		Number Street		Number	Street				
				City	State	Zip Code			
		City State	Zip Code						

	tor 1	First Name Middle Name	Docum't	≝nt <sup>me</sup> Pa(	ntered 04/1 ge 51 of 74	പ് <b>പ്</b> 6	n
Part	9:	Identify Property You Hold or Control	for Some	one Else			
23.	Do y	No	e else owns? I	nclude any pro	operty you borro	wed from, are storing for, or hold in tru	ist for someone.
	Ц	Yes. Fill in the details.	Where is th	ne property?		Describe the contents	Value
						-	
		Owner's Name	Number Str	eet			
		Number Street				-	
			City	State	Zip Code	-	
		City State Zip Code	_				
Par	10:	Give Details About Environmental In	formation				
For		urpose of Part 10, the following definitions apply:					
	ha in S. or H to	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material ir cluding statutes or regulations controlling the clear ite means any location, facility, or property as define used to own, operate, or utilize it, including dispostazardous material means anything an environmentaxic substance, hazardous material, pollutant, contail notices, releases, and proceedings that you know any governmental unit notified you that you model.	nto the air, land nup of these su d under any en sal sites. al law defines a aminant, or simi	, soil, surface was bstances, waste vironmental law, s a hazardous was term.	ater, groundwater, es, or material.  whether you now vaste, hazardous so occurred.	or other medium, own, operate, or utilize it	
		Yes. Fill in the details.					
			Governmer	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	lease of haza	rdous material	7		<del>'</del>
		No Yes. Fill in the details.					
			Governmen	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Stre	eet		-	
			- City	State	Zip Code	-	
		City State Zip Code	=				

Debtor	1 Gary First N		12358	DDOC 1 Middle Name		Entered 04/41/1 Page 52 of 74	⊮16@3;41: <u>22</u>	Desc Main
26. H	ave you	been a party in	any judici	al or administra	ative proceeding under	any environmental law	? Include settlements	and orders.
~	No							
	Yes. I	Fill in the details.			Court or aganay		Nature of the case	Status of the
					Court or agency		Nature of the case	case
	Case	e title						Pending
					Court Name			On appeal
	Case	e number			Number Street			Concluded
					City Stat	te Zip Code		
Part 11	Give	e Details Abo	out Your	Business or	Connections to A	nv Business		
							ina consostions to an	v hvoinees?
27. V	_	_				r have any of the follow		y business?
			•	-	profession, or other active) or limited liability partne	rity, either full-time or part ership (LLP)	-time	
		A partner in a pa	rtnership					
		An officer, directo An owner of at le	-	_	a corporation y securities of a corporati	ion		
Į,	_	lone of the above			, 2004			
Ë	=				s below for each busines	S.		
					Describe the na	ature of the business		entification number Do not ial Security number or ITIN.
	Busi	ness Name					EIN:	
	Num	nber Street			Name of accou	ntant or bookkeeper	Dates busine	ess existed
	City		State	Zip Code			From	To
					Describe the na	ature of the business		entification number Do not all Security number or ITIN.
	Busi	ness Name					EIN:	
	Num	nber Street			Name of accou	ntant or bookkeeper	Dates busine	ess existed
	City		State	Zip Code			From	To
	,			,				<del></del>
					Describe the na	ature of the business		entification number Do not ial Security number or ITIN.
		N- ··					EIN:	
	Busi	ness Name						
	Num	nber Street			Name of accou	ntant or bookkeeper	Dates busine	ess existed
	City		State	Zip Code			From	To
					_			

Debtor		<u>led 04/1/11/16     Entered </u> 04/11/11/16 /ଌଌ୕ଧ41: <u>22    Desc Main</u> Document Page 53 of 74	
		u give a financial statement to anyone about your business? Include all financial institutions	,
<u> </u>	No Yes. Fill in the details below.		
	_	Date issued	
	Name	MM/DD/YYYY	
	Number Street		
	City State Zip Code	<u> </u>	
Part 12	2: Sign Below		
an	d correct. I understand that making a false statemen	Affairs and any attachments, and I declare under penalty of perjury that the answers are true at, concealing property, or obtaining money or property by fraud in connection with a mprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
	/s/ Gary Perkins	<b>×</b>	
	Signature of Debtor 1	Signature of Debtor 2  Date	
	Date 4/12/2016	Date	
Die	d you attach additional pages to Your Statement of F	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	
<b>✓</b>	No		
L	Yes		
Die	d you pay or agree to pay someone who is not an atte	orney to help you fill out bankruptcy forms?	
<b>✓</b>	No	Attach the Bankruptcy Petition Preparer's Notice,	
	Yes. Name of person		

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## **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

n re	Gary D Perkins		Case No.	
	Debtor		— Chapter	(If known)  Chapter 13
				enapter to
	DISCLOSURE	OF COMPENSAT	ION OF ATTORNEY FOR	RDEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Ban year before the filing of the petition in bankrup in connection w ith the bankruptcy case is as	otcy, or agreed to be paid to me	the attorney for the abovenamed debtor(s) ar , for services rendered or to be rendered on l	nd that compensation paid to me within one behalf of the debtor(s) in contemplation of or
	For legal services, I have agreed to accept			\$4,000.00
	Prior to the filing of this statement I have rece	eived		\$350.00
	Balance Due			\$3,650.00
2	. The source of the compensation paid to me w	vas: Other (specify)		
3	. The source of the compensation paid to me is	S: Other (specify)		
4	I have not agreed to share the above-dismembers and associates of my law firm.		other person unless they are	
	I have agreed to share the above-disclor members or associates of my law firm. A the people sharing in the compensation	A copy of the agreement, togeth		
5	. In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situ		or all aspects of the bankruptcy case, including the debtor in determining whether to file a pe	
	b. Preparation and filing of any petition	, schedules, statements of affa	irs and plan which may be required;	
	c. Representation of the debtor at the	meeting of creditors and confire	nation hearing, and any adjourned hearings	thereof;
	d. Representation of the debtor in adve	ersary proceedings and other co	ontested bankruptcy matters;	
6	. By agreement with the debtor(s), the above-	disclosed fee does not include t	he following services:	
		CERT	IFICATION	
	I certify that the foregoing is a complete statemer seedings.	ent of any agreement or arrang	ement for payment to me for representation o	of the debtor(s) in this bankruptcy
	4/12/2016		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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In re:	Perkins, Gary D	Case No.				
_	Debtor(s)	0430110.				
		Chapter. Cha	pter13			
	VERIFICATION OF CREDITOR MATRIX					
	The above named Debtors hereby verify that the	attached list of creditors is true and correct to	he best of their knowledge.			
Date:	4/12/2016	/s/ Perkins, Gary D				
		Perkins, Gary D				

Signature of Debtor

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MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD, MT 63005

MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD, MT 63005

MOHELA/DEPT OF ED 633 SPIRIT DR CHESTERFIELD, MT 63005

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502

MIDLAND FUNDING 8875 AERO DR STE 200 SAN DIEGO , CA 92123

Blitt & Gaines PC 661 Glenn Ave Wheeling , IL 60090

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502

BARCLAYS BANK DELAWARE 125 S WEST ST WILMINGTON, DE 19801

BRCLYSBANKDE PO BOX 26182 WILMINGTON , DE 19899

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS , SD 57107

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104

Asset Recovery Solutions LLC 2200 E Devon Ave, Suite 200 Des Plaines , IL 60018

KOHLS/CAPONE PO Box 3004 Milwaukee , WI 53201

US DEP ED PO BOX 5609 GREENVILLE , TX 75403

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS , NV 89193 Case 16-12358 Doc 1 Filed 04/11/16 Entered 04/11/16 23:41:22 Desc Main SYNCB/CARE CREDIT PO BOX 965 516 68536 Document Page 61 of 74

CREDITONEBNK PO BOX 98872 LAS VEGAS , NV 89193

ORLANDO, FL 32896

SPRINGLEAF 1 E 1ST ST FLINT , MI 48502

Mandarich Law Group, LLP. 1 N Dearborn St Ste 650 Chicago , IL 60602

CACH, LLC 4340 South Monaco St 2nd FL Attention: Bankruptcy Denver, CO 80237

City of Chicago EMS 33589 Treasury Center Chicago , IL 60694

Midwest Imaging Professionals PO Box 371863 Pittsburgh , PA 15250

Humana PO Box 14601 Lexington , KY 40512

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

Arnold Scott Harris PC 111 W Jackson # 600 Chicago , IL 60604

Northwestern Medical Group 26609 Network place Chicago , IL 60673

Robert Hamilton D.D.S. 3434 W Peterson Ave Ste 201 Chicago , IL 60659

Credit Collection Services 2 Wells Ave Newton Center, MA 02459 Case 16-12358 Doc 1 Filed 04/11/16 Entered 04/11/16 23:41:22 Desc Main Document Page 62 of 74

B 203 (12/94)

## UNITED STATES BANKRUPTCY COURT

## Northern District of Illinois

		Northern District of	Illinois	
n re	Gary D Perkins		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	Diagl coupe o			
	DISCLOSURE C	OF COMPENSATION O	F ATTORNEY FOR D	EBTOR
1	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. year before the filing of the petition in bankruptc in connection w ith the bankruptcy case is as fol</li> </ul>	CV. Of adreed to be baid to me, for services	for the abovenamed debtor(s) and the rendered or to be rendered on beha	at compensation paid to me within one If of the debtor(s) in contemplation of or
	For legal services, I have agreed to accept			\$4,000.0
	Prior to the filing of this statement I have receive	ed		\$350.0
	Balance Due			\$3,650.00
2	. The source of the compensation paid to me was	S: Other (specify)		
3.	. The source of the compensation paid to me is:	1773		
	<b>✓</b> Debtor	Other (specify)		
4.	I have not agreed to share the above-disclomembers and associates of my law firm.	osed compensation with any other person	unless they are	
	I have agreed to share the above-disclosed members or associates of my law firm. A cuthe people sharing in the compensation, is	opy of the agreement, together with a list	sons who are not of the names of	
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation	eed to render legal service for all aspects on, and rendering advice to the debtor in	of the bankruptcy case, including: determining whether to file a petition	in bankruptcy;
	b. Preparation and filing of any petition, so	chedules, statements of affairs and plan w	hich may be required;	
	c. Representation of the debtor at the med	eting of creditors and confirmation hearing	g, and any adjourned hearings thered	of;
	d. Representation of the debtor in adversa	ary proceedings and other contested bank	ruptcy matters;	
6,	By agreement with the debtor(s), the above-disc	losed fee does not include the following s	ervices:	
			· ·	
		CERTIFICATION		
proce	certify that the foregoing is a complete statement opedings.	of any agreement or arrangement for pay	ment to me for representation of the	debtor(s) in this bankruptcy
	4/7/2016		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	·
				ļ



## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

ł

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

## B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/7/16

Signed:

Gary D Perkins Jr

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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Document Perkins Page 69 of 74

Case number (if known)

Debtor 1 Gary First Name	D DOCUM	Perkins Case number (##	known)
	Middle Name restions for Reporting Purpos	Last Name	
16. What kind of debts do you have?	16a. Are your debts primarily as "incurred by an individed in No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily obtain money for a busing investment.  No. Go to line 16c.  Yes. Go to line 17.	y consumer debts? Consumer debt dual primarily for a personal, family, y business debts? Business debts ess or investment or through the ope ou owe that are not consumer debts	or household purpose."  are debts that you incurred to eration of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	paid that funds will be avaita  No.  T Yes.	r 7. Go to line 18. Do you estimate that after any exempt property ble to distribute to unsecured creditors?	is excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	and correct.  If I have chosen to file under CI or 13 of title 11, United States C proceed under Chapter 7.  If no attorney represents me an fill out this document, I have ob I request relief in accordance will understand making a false state.	hapter 7, I am aware that I may proceed to pay some tained and read the notice required ith the chapter of title 11, United Statement, concealing property, or obtained can result in fines up to \$250,00 (1519, and 3571.	ates Code, specified in this petition.  aining money or property by fraud in 100, or imprisonment for up to 20 years, are of Debtor 2

	Case 16-12358	Doc 1 Filed 04 Docur		ed 04/11/16 23:41:22 70 of 74	Desc Main
Fill in this info	omation to identify your case:				
Debtor 1	Gary First Name	D Middle Name	Perkins Last Name		
Debtor 2 (Spouse, if fil	ling) First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)	F		(31818)		
Official	Form 106Dec		1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	·	Check if this is an amended filing
Declara	ation About an	Individual De	btor's Sched	dules	12/15
property by fr 1519, and 357	taud in connection with a ba	pankruptcy schedules or ankruptcy case can result in	amended schedules. M n fines up to \$250,000,	laking a false statement, concealir or imprisonment for up to 20 years	ng property, or obtaining money or s, or both. 18 U.S.C. §§ 152, 1341,
Did you √ No	pay or agree to pay someor	ne who is NOT an attorney	to help you fill out bani	kruptcy forms?	
Entered	. Name of person		_ Attach Bankrupto Signature (Officia	ry Petition Preparer's Notice, Declarat Il Form 119).	tion, and
Under po that they	enalty of perjury, I declare the rare true and correct.	nat I have read the summar	y and schedules filed v	with this declaration and	
🗶 /s/ Gary	Ø / / /				
4.4					

Date

MM/DD/YYYY

Date 4/7/2016

MM/DD/YYYY

Case 16-12358 Doc 1 Filed 04/11/16 Entered 04/11/16 23:41:22 Document Page 71 of 74 Debtor 1 Gary First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below, Date issued Name MM/DD/YYYY Number Street City State Zip Code Garage Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor Signature of Debtor 2 Date Date 4/7/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ✓ No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Yes. Name of person

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Perkins, Gary D	Constitution
	Debtor(s)	Case No
		Chapter. Chapter13
	VERIFICA	TION OF CREDITOR MATRIX
4	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their knowledge.
Date:	4/7/2016	/s/ Perkins, Gary D
		Perkins, Gary D Signature of Debtor

Case 16-12358 Filed 04/11/16 Entered 04/11/16 23:41:22 Desc Main Doc 1 Document Page 73 of 74 Debtor 1 Gary D Case number (if known) Middle Name 16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. 16b. Fill in the number of people in your household. 16c. Fill in the median family income for your state and size of household \$49,741.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. q Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Copy your total average monthly income from line 11. \$5,558.34 Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. 19a. If the marital adjustment does not apply, fill in 0 on line 19a. -\$0.00 19b. Subtract line 19a from line 18. \$5,558.34 Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. \$5,558.34 Multiply by 12 (the number of months in a year). x 12 20b. The result is your current monthly income for the year for this part of the form. \$66,700.08 Copy the median family income for your state and size of household from line 16c. \$49,741.00 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years, Go to Part 4. Paris? Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Signature of Debtor 2

MM/DD/YYYY



Isl Gary Perkins Signature of Debtor

Date 4/7/2016

MM/DD/YYYY

If you checked 17a, do NOT fill out or file Form 122C-2,

Debtor 1	Case 10-12358	DOC I	Document Perkins	Page 74 of 74  Case number (if known)	Desc Main
	First Name	Middle Name	Last Name	and the trade in solomy	
Part 4:	Sign Below				MAX.
By signir	ng here, under penalty of perjury yo	ou declare that the	ne information on this state	ement and in any attachments is true and correct.	
✗ /s/ G	ary Perkins			×	
Signa	iture of Debtor 1		- Wastin	Signature of Debtor 2	TO PERSON WITH A STATE OF THE PERSON OF THE
Date	4/7/2016 MM/DD/YYYY			Date	
				MM/DD/YYYY	
			•		